

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JEFFERY M PAULSEN  
VALERIE J PAULSEN  
Debtor(s)

Case No. 08-25569

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2008.
- 2) The plan was confirmed on 12/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2012, 03/27/2013.
- 5) The case was completed on 11/26/2013.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$4,134.94.
- 10) Amount of unsecured claims discharged without payment: \$45,930.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,351.62
Less amount refunded to debtor	\$90.82

**NET RECEIPTS:**

**\$17,260.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$857.76
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$2,357.76**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	NA	0.00	0.00	0.00	0.00
CBCS	Unsecured	86.78	NA	NA	0.00	0.00
CENTERPOINT FINANCIAL SERVICES	Unsecured	97.00	NA	NA	0.00	0.00
COLLECTECH	Unsecured	187.00	NA	NA	0.00	0.00
COLLECTION BUREAU	Unsecured	423.98	NA	NA	0.00	0.00
COMCAST	Unsecured	203.00	240.23	240.23	73.80	0.00
COUNTRYWIDE FINANCIAL	Secured	3,804.00	3,803.68	3,803.68	3,803.68	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	0.00	0.00	0.00	0.00
DELL FINANCIAL	Unsecured	1,961.74	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,047.00	2,047.48	2,047.48	628.96	0.00
DEVRIENDT & ASSOC	Unsecured	1,645.21	1,777.71	1,777.71	546.09	0.00
DISH NETWORK	Unsecured	51.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	6,000.89	6,000.89	6,000.89	1,843.41	0.00
EAST BAY FUNDING	Unsecured	2,894.00	0.00	0.00	0.00	0.00
EDWARD R JAQUAYS	Unsecured	15,350.98	NA	NA	0.00	0.00
EMERGENCY HEALTHCARE PHY	Unsecured	215.00	NA	NA	0.00	0.00
FRANCHISE TAX BOARD	Priority	640.68	371.87	640.68	640.68	0.00
GE CAPITAL RETAIL BANK	Secured	NA	0.00	0.00	0.00	0.00
GOLDS GYM	Unsecured	220.00	NA	NA	0.00	0.00
GOLDS GYM	Unsecured	220.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	959.33	1,863.19	1,863.19	1,863.19	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	20.02	20.02	6.15	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	3,916.71	3,872.51	3,872.51	1,189.59	0.00
LDG FINANCIAL SRV	Unsecured	895.62	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	613.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	222.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	7,711.09	7,711.09	2,368.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,880.44	5,243.89	5,243.89	1,610.87	0.00
RESURGENT CAPITAL SERVICES	Unsecured	470.00	498.71	498.71	153.20	0.00
SAMAMTHA PAULSEN	Priority	NA	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	769.00	568.59	568.59	174.66	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	6,000.89	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,803.68	\$3,803.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,803.68</b>	<b>\$3,803.68</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,503.87	\$2,503.87	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,503.87</b>	<b>\$2,503.87</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,981.12</b>	<b>\$8,595.49</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,357.76</u>
Disbursements to Creditors	<u>\$14,903.04</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$17,260.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/19/2014

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.